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Attorneys for Defendants
 CITIBANK (SOUTH DAKOTA), N.A.
 and DISCOVER BANK, N.A.

UNITED STATES DISTRICT COURT
 NORTHERN DISTRICT OF CALIFORNIA

DIANA LINDA DAY and JUDITH-ANN
 ANDERSON,

Plaintiffs,

v.

LEVITZ FURNITURE, CITIBANK (SOUTH
 DAKOTA), N.A., CAPITAL ONE BANK,
 N.A., DISCOVER BANK, N.A., and DOES 1-
 100, inclusive,

Defendants.

Case No. C-06-4623 WHA

[Assigned to the Honorable William H.
 Alsup]

STIPULATION AND [PROPOSED]
 ORDER EXTENDING TIME FOR
 DEFENDANTS CITIBANK (SOUTH
 DAKOTA), N.A., AND DISCOVER BANK,
 N.A. TO RESPOND TO PLAINTIFFS'
 COMPLAINT

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WHEREAS, Plaintiffs mailed the First Amended Complaint with waivers of service to defendants Citibank (South Dakota), N.A. ("Citibank"), and Discover Bank, N.A. ("Discover") on or about August 30, 2006;

WHEREAS, instead of proceeding pursuant to waivers of service, counsel for Citibank and Discover have agreed to accept service of the First Amended Complaint subject to the following dates being set for their respective response deadlines pursuant to this Stipulation;

respond to the First Amended Complaint by answer, motion or otherwise by or before November 3, 2006;

WHEREAS, good cause for the extension exists because counsel for Citibank and Discover have not had adequate time to review and analyze the allegations of the First Amended Complaint, and the extension of time will allow counsel for Citibank and Discover to further investigate Plaintiffs' allegations and prepare appropriate responses to the First Amended Complaint; and

WHEREAS, the parties do not believe that the requested extension would otherwise affect the schedule for this case.

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1 IT IS HEREBY STIPULATED, by and between Plaintiffs and Citibank and Discover,
2 through their respective counsel of record, that the time for Citibank and Discover to respond to the
3 First Amended Complaint by answer, motion or otherwise shall be extended to and including
4 November 3, 2006.

5 IT IS SO STIPULATED.

6 Dated: September __, 2006

STROOCK & STROOCK & LAVAN LLP
JULIA B. STRICKLAND
ANDREW W. MORITZ
MARCOS D. SASSO

By: _____

Andrew W. Moritz

Attorneys for Defendants
CITIBANK (SOUTH DAKOTA), N.A. and
DISCOVER BANK, N.A.

13 Dated: September 26 2006

LAW OFFICES OF DUANE LIGHT
DUANE LIGHT

By: _____

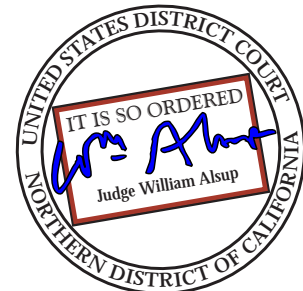
Duane Light

Attorney for Plaintiffs
DIANA LINDA DAY and JUDITH-ANN
ANDERSON

ORDER

PURSUANT TO STIPULATION, IT IS SO ORDERED.

25 Dated: September 27, 2006



United States District Judge